pnb Housing Finance Limited

Regd. Office:- 9th Floor, Antrakish Bhavan, 22, K G Marg, New Delhi-110001 Ph: 011-23357171, 23357172, 23705414,
Web: www.pnbhousing.com; Branch Address : 1st Floor, RP Arcade, Near Gold Souk Mall,Vyttila, Cochin-682019

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY/IES)

Whereas the undersigned being the Authorised Officer of the **PNB Housing Finance Ltd**. under the Securitisation and Reconstruction of Financial Assets & in compliance of Rule 8(1) of Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued demand notice/s on the date mentioned against each account calling upon the respective borrower/s to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice/s. The borrower/s having failed to repay the amount, notice is hereby given to the borrower/s and the public in general that the undersigned has taken possession of the property/ies described herein below in exercise powers conferred on him/ her under Section 13(4) of the said Act read with Rule 8 of the said Rules on the dates mentioned against each account. The borrower/ s in par- ticular and the public in general is hereby cautioned not to deal with the property/ies and any dealing with the property/ies will be subject to the charge of **PNB Housing Finance Ltd**., for the amount and interest thereon as per loan agreement. The borrowers' attention is invited to provisions of Sub-section (8) of Section13 of the Act, in respect of time available, to redeem the secured assets

S. No	Loan A/c No(s)	Borrower / Co-Borrower/ Guarantor	Date of Demand Notice	Amount Outstanding	Date of Possession Taken	Description of the Property/ies mortgaged:
1	HOU/ COC/ 0716/ 304628	Mr. Kochery Raphel Joseph & Mrs. Lizy Jose	15/05/ 2026	Rs.20,66,146/-(Twenty Lakhs Sixty Six Thousand nd One Hundred and Forty Six only) as on 15-05-2026	05-10-2026 (Symbolic Possession)	All that piece and parcel of the land having an extent of 1.09 & 0.53 Ares together with building in, Re.Sy.No.373/18/2/2 ,373/21/2/2,Block 24, Vazhakkulam Village, Kunnathunad Taluk, Ernakulam District, Kerala-683105, as per Title Deed: East by : Property of Dasan, North by: Property of Athul, South by : Private Road & West by : Property of Athul

Date:05.10.2026, Place:Kochi — Sd/- Authorised Officer, PNB Housing Finance Limited

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DCB Bank Ltd.,
Corporate & Registered Office: 6th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013.
Regional Office: St Francis Assisi Hall, Broadway, Ernakulam - 682031.

DCB BANK

E-AUCTION SALE NOTICE

Under Rule 9(1) of Security Interest (Enforcement) Rules, 2002

E-Auction sale notice for sale of immovable Assets under the securitization and Reconstruction of Financial Assets and Enforcement Of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule,2002.

Notice is hereby given to the public in general and in particular to the borrower(s), co-borrowers and the guarantors in particular, by the Authorized Officer, that the under mentioned property is mortgaged to DCB BANK LTD., The Authorized Officer of the Bank has taken the physical possession under the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The property will be sold by tender cum public E-auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc. as per the below details:–

The property will be sold **"as is where is", "as is what is",** "as is how is", **" whatever there is"** & on a **"No Recourse"** basis without any kind of warranties & indemnities.

Name of the Borrower & Co-Borrower / Guarantor :	Reserve Price fixed in Rs.	E.M.D. in Rs.	Bid increase Amount in Rs	Date & Time of E-Auction	Type of Possession
1. Mr Antony Anty PG and **Mrs Thanuja Antony (DRBLCOC00548484)**	**Rs.9,10,000**	**Rs. 91,000**	**Rs. 10,000**	**From 11.30 am till 1.00 on 27th October 2026**	Physical
Description of Mortgaged Properties: Ernakulam District, Chennamangalam Sub-district, Paravur Taluk, Chennamangalam Village, Survey No: 89, Re Sy No 102/13, Block No 4 Extent: 1.55 Ares, Together With A Residential Building No 1/64. Boundaries : East: Property Of Manuel, South : Property of Antony, West : Panchayath Road, North : Property of Potethukar					
Inspection Date and Time: - of all properties **from 12-10-2026 to 16-10-2026 Between 11.00 AM to 3.00 PM** contact to Madhu Upendran, Mobile-9447320908, between 11am to 6pm.					
Date and time of submission of EMD on or **before 26-10-2026 up-to 5.00 pm,** with request letter of participation KYC, Pan Card, Proof of EMD at email id Madhu.upendran@dcb.bank.in					
The intending purchasers/bidders are required to deposit EMD amount by way of Demand Draft Onlyin the favor of DCB Bank LTD.					
2. Mr Arumugha Raja S and **Ms Krishnapriya A** (**DRHLCOC00562560 & DRHLCOC00615617)**	**Rs.11,70,000**	**Rs. 1,17,000**	**Rs. 10,000**	**From 11.30 am till 1.00 on 27th October 2026**	Physical
Description of Mortgaged Properties: All that Piece and Parcel of The Property Bearing Re Survey No. 155/7-2-2, Survey No.373/2 Re Sy Block No 4, Extent 0.81 Ares Of Cheranelloor Village, Kanayannur Taluk, Ernakulam Sub District, Ernakulam District Bounded As Follows : East : Plproperty of Shinjo, West : Property of Philip, South : Panchayath Road, North: Property of Mathew Joshi.					
Inspection Date and Time: - of all properties **from 12-10-2026 to 16-10-2026 Between 11.00 AM to 3.00 PM** contact to Madhu Upendran, Mobile-9447320908, between 11am to 6pm.					
Date and time of submission of EMD on or **before 26-10-2026 up-to 5.00 pm,** with request letter of participation KYC, Pan Card, Proof of EMD at email id Madhu.upendran@dcb.bank.in					
The intending purchasers/bidders are required to deposit EMD amount by way of Demand Draft Onlyin the favor of DCB Bank LTD.					

TERMS AND CONDITIONS OF THE E-AUCTION ARE AS UNDER:

1. The properties are being sold on an "as is where is", "as is what is", "as is how is" & on a "No Recourse" basis without any kind of warranties & indemnities.

2. All Statutory Dues/Attendant Charges/ Other Dues including registration charges, stamp duty, taxes, etc. shall have to be borne by the purchaser and the Authorizes Officer or the bank shall not be responsible for any charges, lien in encumbrances or any other dues to the government or anyone else in respect of the e-auctioned property not known to the bank, the Bidder is advised to make their own independent enquiries regarding the encumbrances on the property including Statutory Liabilities, Arears of Property Tax, Electricity Dues etc.

3. Contact T.Jaya Prakash Reddy, Mob. No: 8142000064 : Back End Office : 8142000066/63/62, Office mail Id : info@bankauctions.in & Mail Id: prakash@Bankauctions.in at their web portal https://bankauctions.in/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. Bidders are advised to detailed terms and conditions of auction sale before submitting their bids refer to the link https://www.dcbbank.com/cms/showpage/page/customer-corner.

4. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider (4closure.com), Mob. No: 8142000064, Back End Office: 8142000066/63/62, Prospective bidders may avail online training on e-auction from their registered mobile number only.

5.Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website.

Date : 09-10-2026 — **For DCB Bank Limited**
Place : Cochin — **Authorized Officer**

Truhome FINANCE

TRUHOME FINANCE LIMITED (Formerly Shriram Housing Finance Ltd.)

Head Office: Level -3, Wockhardt Towers, East Wing C-2, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051;
Tel: 1800 102 4345 ; **Website:** http://www. truhomefinance.in
Reg.Off.: Srinivasa Tower, 1st Floor, Door No.5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai-600018

APPENDIX-IV-A [SEE PROVISION TO RULES 8 & 9] Sale Notice for Sale of Immovable Properties through Private Treaty

Private Treaty Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to Truhome Finance Limited (formerly M/s Shriram Housing Finance Limited), the Physical Possession of which have been taken by the Authorized Officer of Truhome Finance Limited, will be sold on "As is where is", "As is what is" and "Whatever there is" basis in Private Treaty on 26.10.2026 for recovery of the balance due to Truhome Finance Limited from the Borrowers And Guarantors, as mentioned in the table.

Details of Borrowers and Guarantors, amount due, Short Description of the immovable property, Sale Price , its deposit and date of Inspection are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagers	Amount of Recovery and date of Demand Notice	Private Treaty Sale Price	Private treaty Date	Symbolic/Physical possession date	Contact Person
Loan Account No. SHLHTHPR0000696. Mr.Veerasamy M No. 2/13 V O C Nagar, 4th Street ValaiyankaduKumar Nagar Tiruppur - 641603 Mrs. Devi W/o Mr.Veerasamy M No. 2/13 V O C Nagar, 4th Street Valaiyankadu Kumar Nagar Tiruppur - 641603	Demand Notice Date: 10.09.2025. Rs. 33,57,172/- (Rupees Thirty three lak fifty seven thousand one hundred and seventy two Only) as on 10-09-2025 under reference of Loan Account No. SHLHTHPR0000696 with further interest at the contractual rate, within 60 days from the date of receipt of the said notice with further interest at the contractual rate, within 60 days from the date of receipt of the said notice.	Rs. 33,00,000 (Thirty Three Lakh Only)	**Private treaty Date: 26.10.2026.**	**Physical possession dated on 22.09.2026.**	**James Clement - 72002 81906 Mr. Selvakumar- 9444224367 Mr.L.Murali_ 7904688478**

Description of Property

All part and parcel of the property situated at Tiruppur Registration district, Avinashi Sub Registration district, Avinashi Taluk, Ettiveeram palayam Village,SF No.375/16 Site No.35 to the extend of 1764 Sq.ft land with building bounded on the following boundaries West : Site No.36 , North : Site No.14 , South : East west Road, East : Site No.34 With all easement and pathway Rights.

1) For detailed terms and conditions of the private treaty sale, please refer the website of Truhome Finance Limited (Formerly Shriram Housing Finance Limited) website.
2) The intending bidders have to submit their EMD amount to be deposited by way of RTGS/NEFT to the account details mentioned herein below: BANK NAME: AXIS BANK LIMITED BRANCH: BANDRA KURLA COMPLEX, MUMBAI BANK ACCOUNT NO. Current Account No. 911020045677633 IFSC CODE: UTIB0000230.

Place : Thiruppur
Date : 09-10-2026.

Sd/- Authorised Officer- Truhome Finance Limited
(Formerly Shriram Housing Finance Limited)

Business Standard Campus talk

BS Marketing Initiative

Sahrdaya Institute wins Best Management Team at CALIGO 2026



A four-member team from Sahrdaya Institute of Management Studies (SIMS), Kodakara, Thrissur, won the first prize in the Best Management Team competition at CALIGO 2026, a national-level intercollegiate management fest organised by Marian College, Kuttikkanam,

The team comprised Ceril A J, Adhul Christo T J, Aleena Jose and Aleena Shaji Arakkal, all first-year MBA students. They competed in a three-round format that tested aptitude, business awareness, communication, teamwork and decision-making.

In the first round, the participants were divided into two sub-teams. While one pair attempted an aptitude test, the other took part in a business-identification exercise. The team then progressed to a Case Study Crossword Challenge, where members assumed analyst, runner and solver roles to decode business scenarios within a limited time.

The round also included a Blueprint Communication Challenge, a relay-style exercise in which team members had to describe, interpret and communicate information accurately without direct contact with one another.

For the final round, the team was given a 10-page crisis case study and 15 minutes to prepare its response. The four members then presented their analysis, taking on the roles of Chief Executive Officer, Chief Financial Officer, Chief Strategy Officer and Legal Advisor.

The students said the competition required them to apply concepts from management, finance, marketing and economics while making decisions under time constraints and coordinating as a team.

The team was mentored by Dr Jino Johny, Executive Director, SIMS; Dr Dhanya Alex, Director, SIMS; and Prof. Mr Noyal Wilson, Faculty Coordinator.

Campus Reporter: Ayrin Vincent

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